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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	10/749,697	KHANDROS ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	KENNETH L. BARTLEY	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 13 August 2008.  
 2a) This action is **FINAL**.                    2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-16 and 18-23 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-16 and 18-23 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____.	6) <input type="checkbox"/> Other: _____ .

## DETAILED ACTION

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on August 8, 2008 has been entered.

### ***Response to Amendment***

2. Claims 1-16, and 18-23 are currently amended. Claim 17 has been canceled. Claims 1-16 and 18-23 are pending and are provided to be examined upon their merits.

### ***Response to Arguments***

3. Applicant's arguments with respect to claim1-16 and 18-23 have been considered but are moot in view of the new ground(s) of rejection. Nevertheless, the Examiner provides a response below in **bold** where appropriate.

#### **Applicant amends claims on page 9 of remarks:**

During the interview, Applicants' representative discussed with the Examiner a proposed amendment of claim 1. Examiner agreed to perform a search based on the proposed amended claim 1. Thus, Applicants agree with the substance of the Interview Summary.

The Applicant has amended claim elements to incorporate added features. The claims will be examined in light of these added features.

**Applicant responds to 35 USC § 112, 1<sup>st</sup> paragraph rejection on page 10 of remarks.**

Claims 1-19 and 23 are rejected under 35 U.S.C. § 112, first paragraph, as allegedly failing to comply with the written description requirement. Although Applicants believe the previously pending claims were in full compliance with all sections of 35 U.S.C., in order to expedite prosecution Applicants have clarified claims 1 and 23

Based on the amendments above, Applicants respectfully request the reconsideration and withdrawal of the rejection.

**The Examiner cites Applicant's specification:**

**“Upon a selection of the indicator by the customer (step 106), the financial institution immediately transmits a shorter new account application for presentation to the user (step 108). Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202.”**

¶[0023]

**Applicant's amended claim 1 teaches:**

**“instructions to detect, based on the plurality of submitted fields, that there is an indication that the customer is an existing account holder;”**

**The Examiner also notes the original claim 1**

**“the first new account application including a plurality of fields for entering personal identification and financial information of the customer...”**

Therefore, a plurality of fields is used to enter a personal id, and from this information, an automatic determination is made that the customer is an existing customer.

The Examiner removes the 35 USC § 112, 1<sup>st</sup> paragraph rejection to claims 1-19 and 23.

**Applicant responds to 35 USC § 112, 2<sup>nd</sup> paragraph rejection on page 10 of remarks.**

Rejections under 35 U.S.C. § 112 Second Paragraph

Claims 1-23 are rejected under 35 U.S.C. § 112, second paragraph, as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter.

Although Applicants believe the previously pending claims were in full compliance with all sections of 35 U.S.C., in order to expedite prosecution Applicants have clarified claims 1, 3, 11, 20, and 23.

Based on the amendments above, Applicants respectfully request the reconsideration and withdrawal of the rejection.

**Based on the claim amendments, the Examiner removes all prior 35 USC § 112, 2<sup>nd</sup> paragraph arguments to claims 1-23.**

**Applicant responds to 35 USC § 103(a) rejection, starting on page 10 of remarks.**

Rejections under 35 U.S.C. § 103

Claims 1-10, 14, 15, and 18-23

In the Office Action the Examiner rejected claims 1-10, 14, 15, and 18 - 23 under 35 U.S.C. § 103(a) as allegedly being obvious over U.S. Patent No. 5,790,785 to Klug ("Klug") in view of an American Express web page reprinted from archive.org hyperlink labeled December 14, 2001 ("the Web page"). Applicants respectfully request the Examiner reconsider and withdraw the rejection.

Claims 1, 20, and 23 recite features that distinguish over the applied references. For example, claim 1 recites, in part, using "instructions to detect, based on the plurality of submitted fields, that there is an indication that the customer is an existing account holder" and "instructions to transmit a second account application to the customer, **based on successful detection** that there is an indication that the customer is an existing account holder." (Emphasis added). Also, for example claims 20 and 23 recite using respective language, in part, "**detecting** that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application" and "transmitting a second account application to the customer, **based on successful detection** that there is an indication that the customer is an existing account holder." (Emphasis added).

**The Applicant is emphasizing the feature of automatically determining an existing customer and transmitting a shorter form to the customer.**

**Applicant argues Klug, starting page 11 of remarks:**

Klug teaches a processing system whereby a user may store registration information in which, as the Examiner states in paragraph 15 of the Office Action, the "user determines whether to supply basic information ... or to supply expanded information." Therefore, Klug discloses a process where the user makes the determination concerning the amount of information to supply. In contrast, claims 1, 20, and 23 recite a method or system for "detecting based on the plurality of submitted fields, that there is an indication that the customer is an existing account holder" and then transmitting "a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder." Klug does not teach at least the above-recited features of claims 1, 20, and 23.

**Klug et al. was used to teach a basic and expanded form. Applicant is emphasizing Klug does not teach detecting an existing account holder and sending a second application. The Examiner provides art below to teach the amended feature of detecting.**

Furthermore, the Web page does not overcome the deficiencies of Klug. On page 12 of the Office Action, the Examiner states, which Applicants do not acquiesce, that the Web page "teaches application forms for Internet users where the application is for a credit card account to a financial institution." Thus, the Web page is not used to teach or suggest, nor does it teach or suggest, at least the above-recited distinguishing features of claims 1, 20, and 23. Therefore, the applied references cannot be used to establish a *prima facie* case of obviousness for the pending claims.

**The Web page was used teach filling out an application for an account with a financial institution using the Internet.**

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 1, 20, and 23, and find these claims allowable over the applied references. Also, at least based on their respective dependencies to claims 1 and 20, claims 2-16, 18, 19, 21, and 22 should be found allowable over the applied references, as well as for their additional distinguishing features.

**The Examiner provides a new rejection below based on new art.**

**Applicant argues claims 11-13, and 16, starting on page 12 of remarks:**

Claims 11-13, and 16

In the Office Action the Examiner rejected claims 11 - 13 and 16 under 35 U.S.C. § 103(a) as being allegedly unpatentable over U.S. Patent No. 5,790,785 to Klug ("Klug") in view of the Web page, and in further view of the Examiner's Official Notice. Applicants respectfully traverse this rejection.

Claims 11-13 and 16, which ultimately depend from independent claim 1, are also patentable over the applied references for reasons similar to those set forth above with respect to claim 1, and further in view of their own respective distinguishing features.

Also, Applicants respectfully assert that the Examiner has inappropriately taken "Official Notice" because according to the M.P.E.P. at Section 2144.03(A) (emphasis added):

Official notice without documentary evidence to support an examiner's conclusion is permissible only in some circumstances. While "official notice" may be relied on, these circumstances should be rare when an application is under final rejection or action under 37 CFR 1.113. Official notice unsupported by documentary evidence should only be taken by the examiner where the facts asserted to be well-known, or to be common knowledge in the art are capable of instant and unquestionable demonstration as being well-known.

**The Examiner took Official Notice that approving or denying an application is old and well known in the art. The Examiner, in further reviewing Klug, argues that Klug even teaches this and therefore replaces Official Notice with Klug et al.**

In this same Section, the M.P.E.P. then provides some examples of when "official notice" was deemed appropriate:

In Ahlert, the court held that the Board properly took judicial notice that "it is old to adjust intensity of a flame in accordance with the heat requirement." See also In re Fox, 471 F.2d 1405, 1407, 176 USPQ 340, 341 (CCPA 1973) (the court took "judicial notice of the fact that tape recorders commonly erase tape automatically when new 'audio information' is recorded on a tape which already has a recording on it"). In appropriate circumstances, it might not be unreasonable to take official notice of the fact that it is desirable to make something faster, cheaper, better, or stronger without the specific support of documentary evidence.

Applicants assert that the features recited in the claims do not fit within one of the narrow exceptions noted by this Section of the M.P.E.P. This Section of the M.P.E.P. also states "[i]t is never appropriate to rely solely on 'common knowledge' in the art without evidentiary support in the record, as the principal evidence upon which a rejection was based. Zurko, 258 F.3d at 1385, 59 USPQ2d at 1697." Applicants therefore assert that it was inappropriate for the Examiner to take "Official Notice" of without providing documentary evidence.

**Noted, however, the Examiner respectfully argues that Official Notice was not used as the principal evidence upon which the rejections were based.**

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

6. Claims 1-15 and 18-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,790,785 to Klug et al. in further view of U.S. Patent No. 7,155,739 to Bari et al.

**Regarding claim 1:**

A computer program product comprising a computer usable medium having computer executable instructions recorded thereon, comprising:

**Klug et al. teaches programming instructions:**

**As one skilled in the art will appreciate, program modules 128 (hereinafter denoted "registrar applications") output, to a World Wide Web network server 132, information in, for example, a hypertext markup language (HTML) related to capabilities of the registrar web site 100 in assisting the user in registering at third party web sites 116. Such outputs from registrar applications 128, are subsequently transmitted, via the network server 132 and the network interface 136, to the user's WWW browser 120 in the hypertext transfer protocol (HTTP), as one skilled in the art will appreciate. (col. 4, lines 31-41)**

instructions to receive a submitted first account application from a customer, including a plurality of fields associated with personal identification and financial;

**Klug continues:**

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)**

**Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s) and social security number, which constitutes personal and financial information.**

**Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

**See “Account” below**

instructions to detect, based on the plurality of submitted fields, that there is an indication that the customer is an existing account holder;

**“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440).” (col. 9, lines 14-28)**

**The submitted registration indicates an existing account holder.**

**See “Detect” below**

instructions to transmit a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).”** (col. 7, lines 64-67 and col. 8, lines 1-3)

**Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)**

instructions to receive a submitted second account application from the customer; and  
**“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.”** (col. 8, lines 44-63)

**The fill-out form is a second form.**

instructions to approve or deny the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

**“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.”** (col. 8, lines 59-63)

**“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide**

**Web 104.** Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

#### Account

Klug et al. teaches forms with a user ID that receive personal profile information, such as a name, credit card numbers, and address. Klug et al. does not teach an account application form.

Bari et al, also in the business of forms with user ID and personal profiles teaches accounts:

“Specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by creating an account which includes a personal profile that may detail various data points such as name, email address, physical mailing address, billing address, credit card information, age, gender, birthplace, etc. (“User Profile”).” (col. 5, lines 54-59)

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the forms of Klug et al. account forms as taught by Bari et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

#### Detect

Klug et al. teaches forms with a user ID that receives input based on fields of data.

Klug et al. does not teach detecting an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches accounts:

“For example, if a user is “browsing” online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault

**database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.**

**It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.**

**Regarding claim 2:**

The computer program product of claim 1, wherein the plurality of fields in the first account application comprise at least one of:  
a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

**Klug et al. discloses:**

**“...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.**

**Regarding claim 3:**

The computer program product of claim 2, wherein instructions to detect comprises: receiving information for an existing account in the field for entering financial account information in the first account application;

**Klug et al. discloses:**

**User enters financial account information (credit card numbers is financial account information) in the first (expanded) form (Fig. 3, ref. 312).**

validating the information for the existing account; and

**“...a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information.” (col. 7, lines 46-51)**

transmitting the second account application after said validating.

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308...” (col. 7, lines 64-66).**

Regarding claim 4:

The computer program product of claim 1, wherein the second account application comprises at least one of: a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

**Klug et al. discloses:**

**“...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.**

Regarding claim 5:

The computer program product of claim 4, wherein the existing account comprises an existing credit account and the confirmation number associated with the existing account comprises a credit card identification (CD) number.

**Klug et al. discloses:**

**Fig. 3, ref. 312 provides for credit card numbers.**

Regarding claim 6:

The computer program product of claim 1, wherein the second account application comprises at least one field that is not in the first account application.

**Klug et al. discloses:**

**Fig. 3, ref. 308 provides for “basic” form with gender.**

Regarding claim 7:

The computer program product of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first new account application.

**Klug et al. discloses:**

**“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)**

Regarding claim 8:

The computer program product of claim 7, wherein the first new account application and the second new account application comprise a customer name field.

**Klug et al. discloses:**

**“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name...) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)**

**Regarding claim 9:**

The computer program product of claim 7, further comprising: instructions to receive information from the customer in the first account application; and

**Klug et al. discloses:**

**“That is, the newly entered registration information is transferred to the third party web site 116 by entering into a registrar specific portion of the registration form for the third party web site 116 a registrar user identification and optionally a password for requesting that the third party web site access the registrar web site 100 to obtain the user's registration information.” (col. 5, lines 38-45)**

instructions to transfer transferring the information from the first account application to the second account application for the at least one of the plurality of fields that are the same for the first account application and the second new account application.

**“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses.” (col. 8, lines 3-10)**

**Regarding claim 10:**

The computer program product of claim 1, further comprising: instructions to receive information from the customer for each of the fields of the second account application;

**Klug et al. discloses:**

**“Basic” information provided by the customer (Fig. 3, ref. 308).**

instructions to validate the information received from the customer against data stored for an existing account of the customer;

**“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)**

instructions to retrieve information required for the first account application from data stored for the existing account; and

**Fig. 1 ref. 128 and ref. 144 provides for storing application information that can be retrieved.**

instructions to process the second account application based on the retrieved information.

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)**

Regarding claim 11:

The computer program product of claim 10, wherein the instructions to approve or deny the submitted second account application step(d) is based on said instructions to process.

**“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)**

**“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)**

Regarding claim 12:

The computer program product of claim 10, further comprising: instructions to transmit the retrieved information to the customer for confirmation.

**Klug et al. discloses:**

**“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)**

Regarding claim 13:

The computer program product of claim 12, further comprising: instructions to receive from the customer, one of a confirmation and a correction for the retrieved information.

**Klug et al. discloses:**

**“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)**

Regarding claims 14 and 15:

(claim 14) The computer program product of claim 1, wherein the first account application comprises a selectable indication that the customer has an existing account with the financial institution.

(claim 15) The computer program product of claim 14, further comprising: instructions to receive a selection of the selectable indicator from the customer.

**Klug et al. discloses:**

**Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

Regarding claim 18:

The computer program product of claim 2, wherein the government identification number comprises a social security number of the customer.

**Klug et al. discloses social security number:**

**Fig. 3, ref. 312**

Regarding claim 19:

The computer program product of claim 1, wherein the instruction to receive the submitted second account application does not utilize a customer login identifier.

**Klug et al. discloses:**

**Fig. 3, ref. 308, where the “basic” application can be filled out during the “expanded” application.**

Regarding claim 20:

A method, comprising:

(a) receiving a submitted completed first new account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

**Klug continues:**

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116.” (col. 7, lines 64-67 and col. 8, lines 1-3)**

**Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s) and social security number, which constitutes personal and financial information.**

**Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

**See “Account” below**

(b) detecting that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

**“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440).” (col. 9, lines 14-28)**

**The submitted registration indicates an existing account holder.**

**See Detect below**

(c) transmitting a second new account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, in place of the first new account application, the second new account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)**

Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

(d) receiving a submitted second account application from the customer; and  
**“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 44-59) The fill-out form is a second form.**

(e) approving or denying the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

**“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)**

**“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide**

**Web 104.** Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

#### Account

Klug et al. teaches forms with a user ID that receive personal profile information, such as a name, credit card numbers, and address. Klug et al. does not teach an account application form.

Bari et al, also in the business of forms with user ID and personal profiles teaches accounts:

“Specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by creating an account which includes a personal profile that may detail various data points such as name, email address, physical mailing address, billing address, credit card information, age, gender, birthplace, etc. (“User Profile”).” (col. 5, lines 54-59)

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the forms of Klug et al. account forms as taught by Bari et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

#### Detect

Klug et al. teaches forms with a user ID that receive credit card numbers. Klug et al. does not teach detecting an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches accounts:

“For example, if a user is “browsing” online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials

**for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.**

**It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.**

**Regarding claim 21:**

The method of claim 20, further comprising:

(f) receiving information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

**Klug et al. discloses:**

**“...custom information, wherein selected fields from the basic and expanded information are provided;” (col. 10, lines 4-6) Therefore, a custom form with account information is available.**

**Fig. 3, ref. 312 teaches credit card numbers.**

(g) validating the information received from the customer against data stored for the existing account;

**“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)**

(h) retrieving additional information required for the first new account application from data stored for the existing account; and

**“The new web site subsequently is able to automatically retrieve the user's registration information from the registration web site and register the user at the new web site.” (col. 2, lines 33-36)**

processing the second new account application based on the retrieved additional information.

**“Therefore, it would be advantageous to alleviate many of the above difficulties by automating the registration process at web sites so that users may register at a single web site and use the information provided at this web site to more easily register at other web sites.” (col. 1, lines 53-57)**

Regarding claim 22:

The method of claim 20, further comprising:

(f) receiving information from the customer in the first account application; and

**Klug et al. discloses:**

**“Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request...” (col. 4, lines 48-51)**

(g) transferring the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

**“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)**

**Also,**

**“Thus, the user's registration information automatically is communicated to the third party web site 116 without the user explicitly having to navigate the World Wide Web 104 and access the registrar web site 100 to register his/her web site registration information.” (col. 5, lines 45-49) Fig. 1, ref. 128 and 144 show different applications having access to the same database, therefore, it would be inherent that the same field on two different forms that can be given to a third party (basic or expanded) access the same information.**

Regarding claim 23:

A method, comprising:

(a) receiving a submitted completed first account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

**Klug et al. discloses:**

**Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

**An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).**

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information...” (col. 7, lines 64-67)**

**See “Account” below.**

(b) detecting that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

**“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440).” (col. 9, lines 14-28)**

**The submitted registration indicates an existing account holder.**

**See “Detect” below.**

(c) transmitting a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering personal identification and financial information than the first account application;

**“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)**

**Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)**

(d) transferring any data entered by the customer in the first account application to a similar field of the second account application;

**“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses.” (col. 8, lines 3-10)**

(e) receiving, from the customer, remaining information, for the second account application;

**A customer has the opportunity to input other information (e.g. e-mail) into a “basic” form for example (Fig. 3, ref. 308)**

(f) retrieving information stored for the existing account to process the second account application; and

**“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 44-59) The fill-out form is a second form.**

(g) approving or denying the submitted second account application based on the information on(i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

**“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)**

“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

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**process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.**

**It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.**

7. Claims 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combined references in section (6) above in further view of Official Notice.

**Claim 16:**

The computer program product of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

**While Klug et al. teaches different forms and a selectable indication, he does not teach checkbox or hyperlink. However, the Examiner takes Official Notice that use of a hyperlink, for example, as a selectable indication is old and well known. Therefore, it would have been obvious to one skilled in the art at the time of invention to include a hyperlink as a selectable indication, and that this would allow for easily moving from the expanded form offered by Klug et al. to their basic form.**

***Conclusion***

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

<b>U.S. Patent No.</b>	<b>6,496,855</b>	<b>Hunt et al.</b>
<b>U.S. Patent No.</b>	<b>6,651,217</b>	<b>Kennedy et al.</b>
<b>U.S. Patent No.</b>	<b>6,981,028</b>	<b>Rawat et al.</b>
<b>U.S. Pub. No.</b>	<b>2002/0023059</b>	<b>Bari et al.</b>

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH L. BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693

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